

## Loan Products:

Sl No	Loan Products	Fixed Rate			Floating Rates (1 year reset)	Max. Tenore (Yrs)
		<= 5 Yrs	> 5 <= 10 Yrs	> 10 <= 20 Yrs		
1	Consumer Loans (GE)	11.00%			9.50%	5
2	Personal	14.00%			13.50%	5
3	Housing-Commercial	12.50%	12.75%	13.00%	10.00%	20
4	Home Loan-Non Commercial	10.50%	10.75%	11.00%	9.00%	20
5	Manufacturing & Industry	11.75%	12.00%		11.50%	10
6	Purchase of Securities	12.00%			11.00%	5
7	Service & Tourism	12.00%	12.25%	12.50%	10.00%	20
8	Trade & Commerce	12.50%			10.50%	5
9	Transport Loan	12.00%			10.50%	5
10	EDP Loan	10.00%			No change	5
11	Commercial Agriculture	10.00%			New Product	5
12	Overdraft	13.00%			12.00%	1
13	Working capital	13.00%			12.50%	1

## Deposit Products:

Sl. No.	Deposit Period	Rates (%) p.a	Terms & Conditions
1	46 days to 90 days	2.50	1. Interest rate on pre-mature withdrawals will be 2% less than the prevailing deposit period interest rate.
2	91 days to 180 days	4.00	
3	181 days to < 1 year	5.50	
4	1 year < 2 years	7.00	
5	2 years < 3 years	7.50	2. Minimum deposit period shall be 90 days OR 3 months.
6	3 years < 4 years	8.00	
7	4 years < 5 years	8.25	<b>Note:</b> The interest rates for Corporate Offices are subject to negotiation depending upon the bank's fund position.
8	5 years < 7 years	8.75	
9	7 years < 10 years	9.00	
10	10 years and above	9.25	

## Recurring Deposit:

Sl. No.	Deposit Period	Rates (%) p.a	Terms & Conditions
1	1 year < 2 years	7.00	<b>1.</b> Interest rate on pre-mature withdrawals will be 2% less than the prevailing deposit period interest rate. <b>2.</b> Period of Deposit: Minimum: 1 year    Maximum: 10 years
2	2 years < 3 years	7.50	
3	3 years < 5 years	8.00	
4	5 years < 7 years	8.50	
5	7 years < 10 years	8.70	

**Savings Account:** Rate: 5% p.a - Minimum Balance should be Nu.1000/- to earn interest.

**Piggy Bank Account:** Rate: 5% p.a - Minimum Balance should be Nu. 100/-